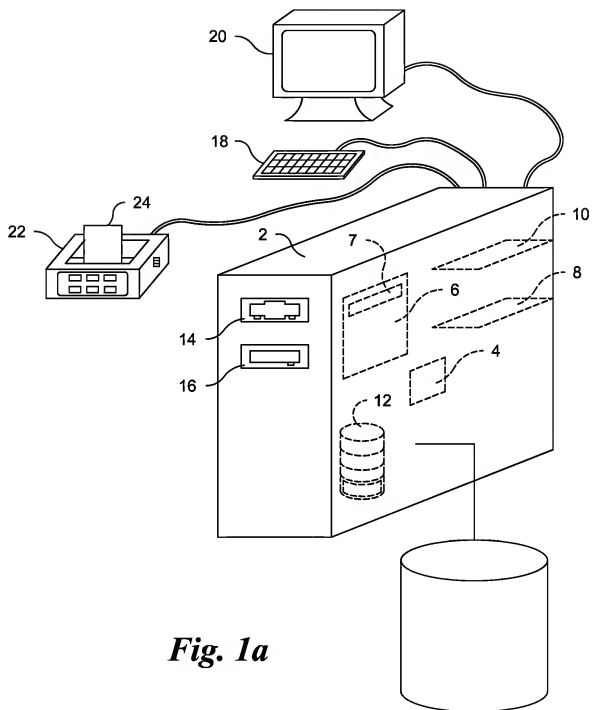
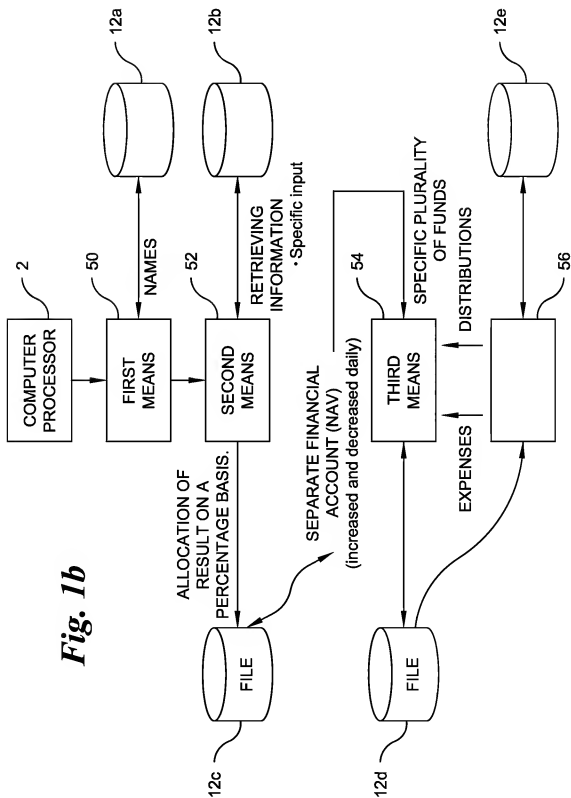
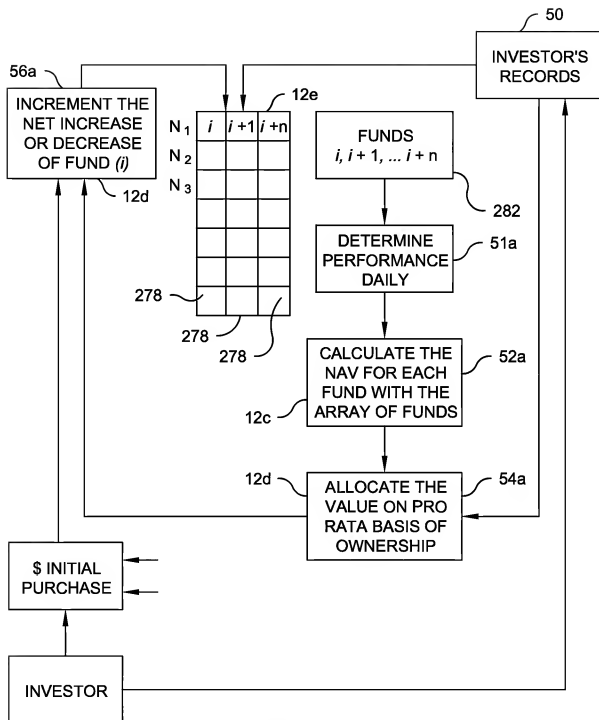


*1/12*



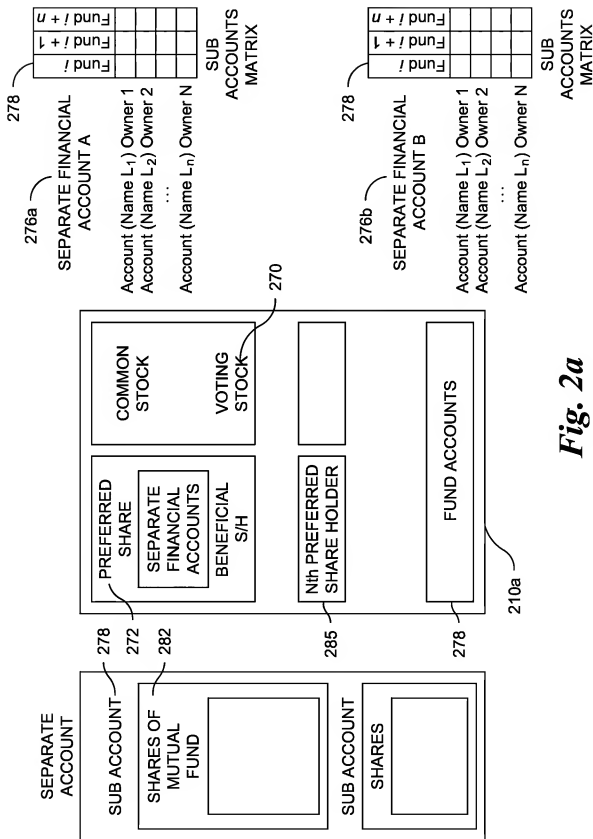
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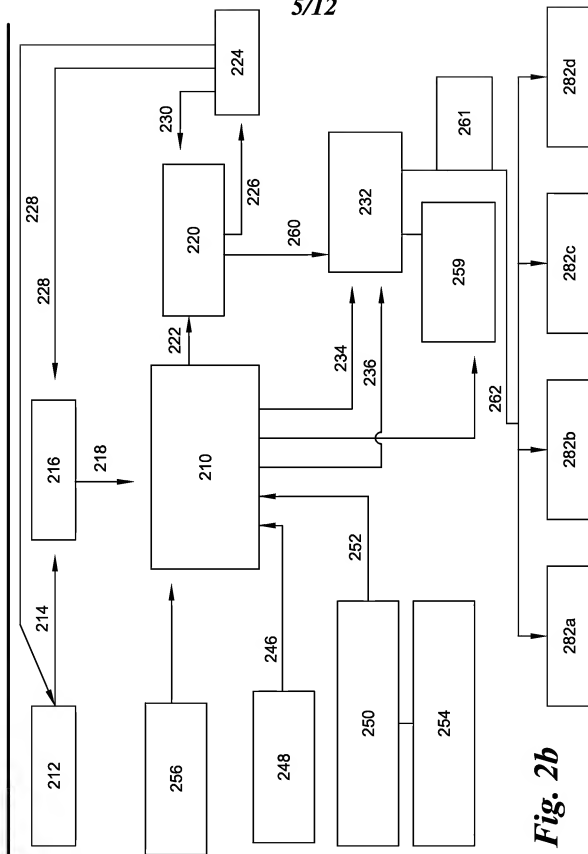


**Fig. 1c**

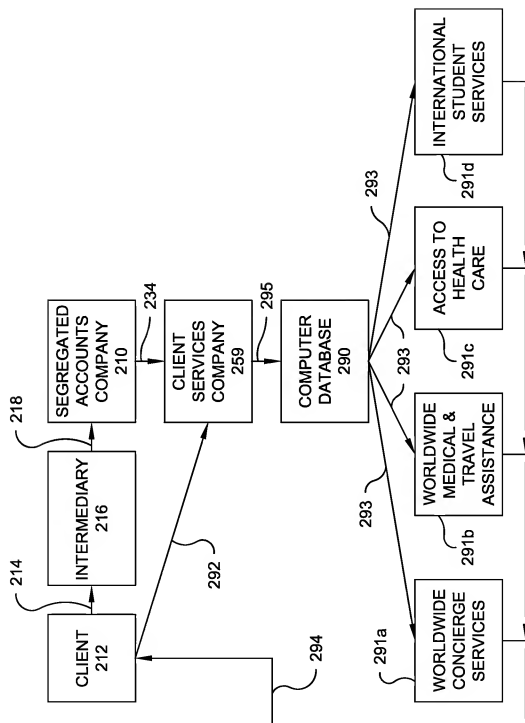
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**Fig. 2a**

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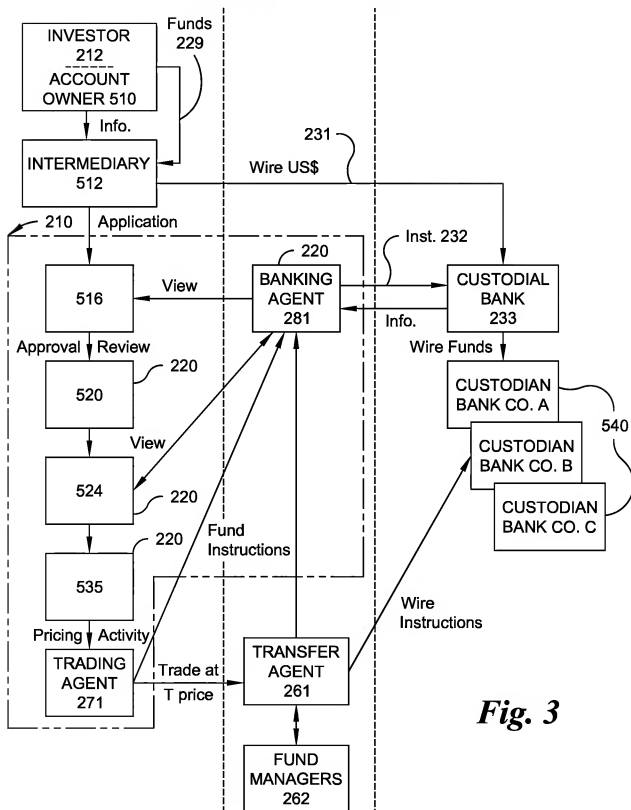


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*Fig. 2c*

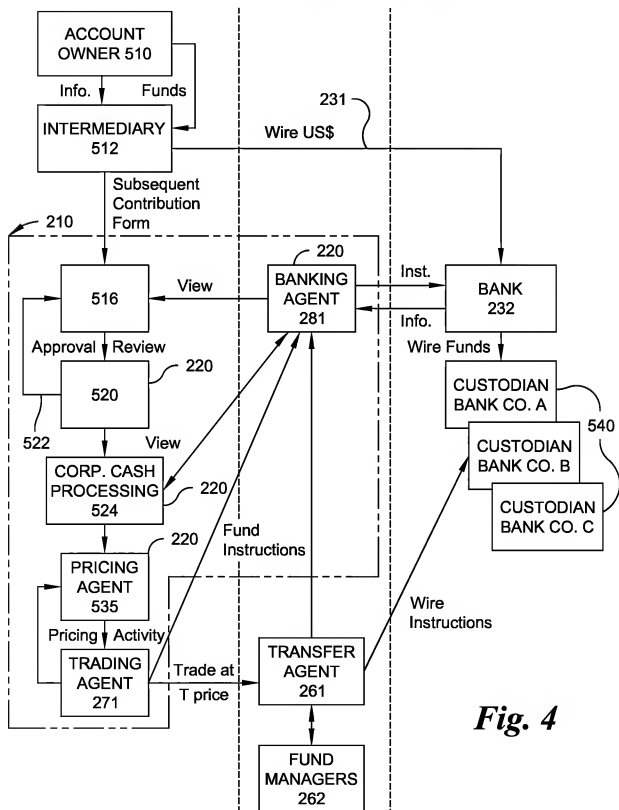
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## NEW CONTRIBUTION FLOW

**Fig. 3**

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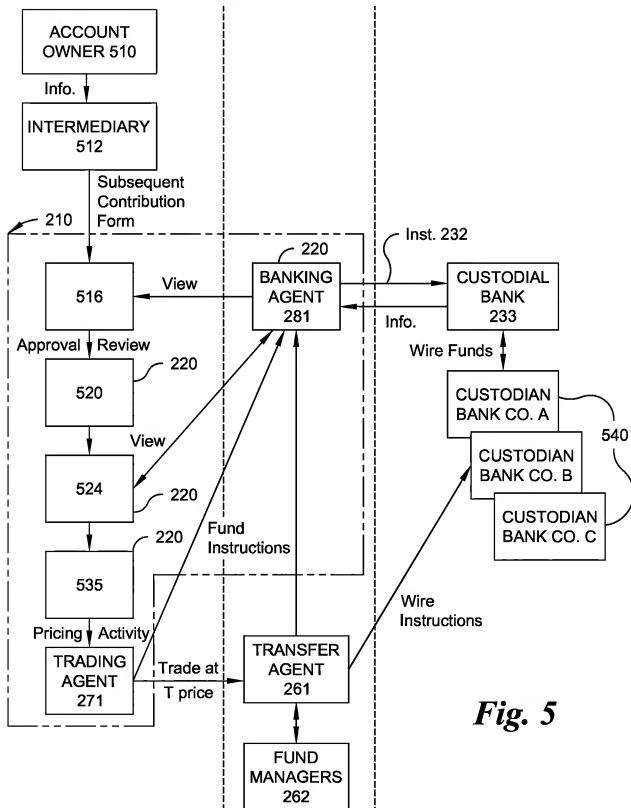
## SUBSEQUENT CONTRIBUTION FLOW

**Fig. 4**



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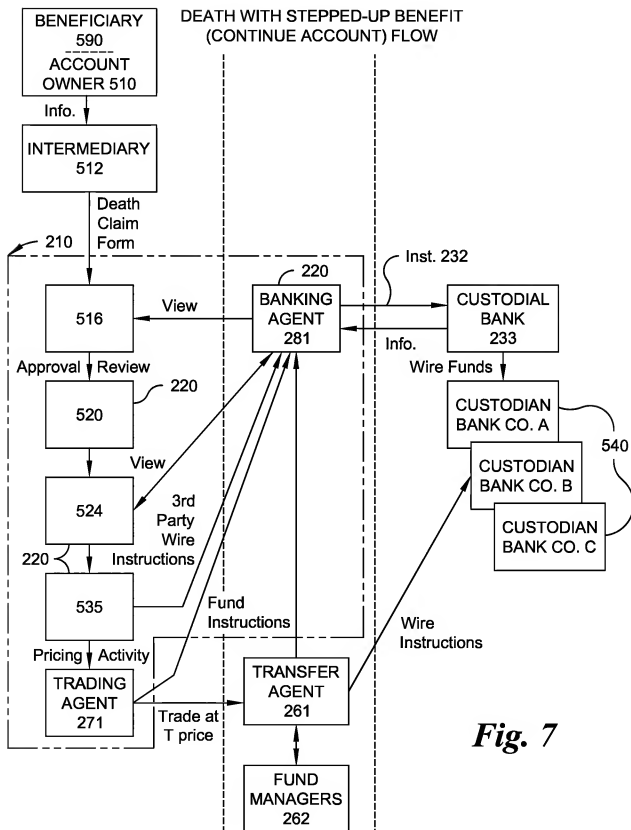
## FUND EXCHANGE FLOW

**Fig. 5**

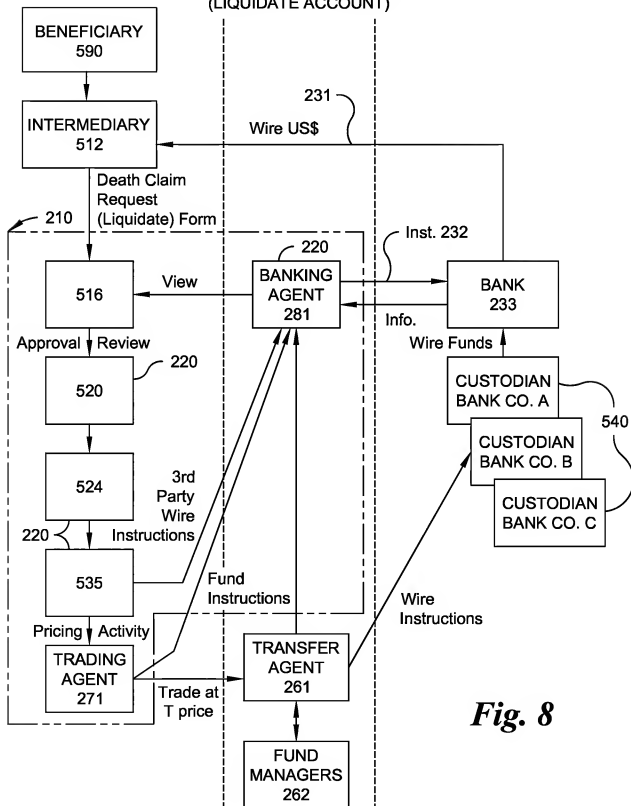
**Fig. 6**

# REPLACEMENT SHEET

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**Fig. 7**

**12/12****DEATH WITH STEPPED-UP BENEFIT  
(LIQUIDATE ACCOUNT)****Fig. 8**